

CLERK
U.S. BANKRUPTCY
COURT - WDPA

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

William S. Hudic : Bankruptcy Case No. 19-22920-TPA
Debtor(s) : Chapter 13

PLAN CONFIRMATION ORDER

AND NOW, this **8th** day of **June, 2022**, it is hereby **ORDERED, ADJUDGED, and DECREED**, with the consent of all the Parties in attendance, as follows:

A The Chapter 13 Plan dated **April 20, 2022**, except as modified herein as numbered, below, is **CONFIRMED** in accord with **11 USC 1325**. On the effective date of this Order, the Chapter 13 Trustee shall pay administrative, secured and priority creditors identified in the Plan. General unsecured creditors will not receive distributions at least until the government bar date has passed and the Chapter 13 Trustee has submitted a *Notice of Intention to Pay Claims* to the Court. The current Plan payment is **\$4,875**.

1. A Fee Application must be filed if fees (including retainer) exceed **\$4,000**, including any fees paid to prior Counsel. (B17)

2. The length of the Plan is increased to a total of **68** months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months. (A3)

B IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

1. **Objections to the Plan:** This Order is effective as of the date indicated below. Pursuant to *Fed.R.Bankr.P. 2002(b)*, any party in interest with an objection to any provision of this Confirmation Order must file a written objection within the twenty-eight (28) day period following entry of this Order. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may only disburse funds pursuant to this confirmation order upon expiration of the foregoing twenty-eight (28) day period.

2. **Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

3. **Review of Claims Docket and Objections to Claims.** Pursuant to *LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review all proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

4. **Motions or Complaints Pursuant to §§506, 507, or 522.** All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

5. **Filing Amended Plans.** Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the Plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

C IT IS FURTHER ORDERED THAT:

1. Plan terms are subject to the resolution of: timely but yet to be filed claims including government claims; all actions to determine the avoidability, priority or extent of liens, including determination of the allowed amount of secured claims under 11 U.S.C. §506, disputes over the amount and allowance of claims entitled to priority under 11 U.S.C. §507, and all objections to claims.

2. Following payment of allowed secured and priority claims the allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.

3. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to 11 U.S.C. §1322(b)(2), nothing in this Order shall be construed to change the payment terms established in the Plan.

4. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

5. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' Counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

6. Debtor(s) shall file an Amended Schedule I and/or J in the event of:

(a) Household income increases by 10% or more over most the recently filed Schedule I, because of new employment, promotion, or otherwise.

(b) A reduction in payroll withholding (including any Domestic Support Obligation and retirement loan(s) repayments), or a 10% or more reduction of any line item expense on Schedule J.

(c) Any indicated increase in disposable income as a result of an increase in income or decrease in payroll withholding or Schedule J expense (and the fund created for the benefit of general Unsecured Creditors) is retroactive to the date of the payoff of the obligation, decrease in expense, or increase in household income.

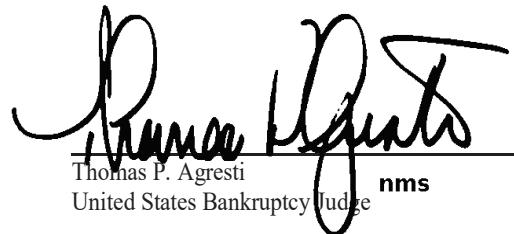
7. Debtor(s) shall provide Trustee annual tax returns and statements of income and expenses, in accordance with Section 521(f) and (g), and shall file an amended plan reflecting any increase in disposable income retroactive to date of increase.

8. Debtor's counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

9. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising preconfirmation defaults in any subsequent motion to dismiss.

10. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any secured claim that is secured by the subject property, unless directed otherwise by further Order of Court.

11. Any prior Confirmation Order entered in this matter is *VACATED*.



Thomas P. Agresti
United States Bankruptcy Judge
nms

cc: All Parties in interest to be served by Clerk immediately

In re:
William S. Hudic
Debtor

Case No. 19-22920-TPA
Chapter 13

District/off: 0315-2
Date Rcvd: Jun 08, 2022

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 10, 2022:

Recip ID	Recipient Name and Address
db	+ William S. Hudic, 119 2nd Street, Aspinwall, PA 15215-2939
cr	David Wetmore, 903 Virginia Street Extension, Pittsburgh, PA 15215
cr	+ Dollar Bank, FSB, 300 West Tuscarawas Street, Canton, OH 44702-1911
sp	+ Sean Carmody, Patberg, Carmody & Ging, Deutschtown Center, 801 Vinial Street, Third Floor Pittsburgh, PA 15212-5177
15366870	+ David Wetmore, 903 Virginia Avenue Extension, Pittsburgh PA 15215-1719
15092319	+ Dollar Bank, PO Box 8469, Canton, OH 44711-8469
15109059	+ Dollar Bank, FSB, 300 W. Tuscarawas Street, Canton, OH 44702-1911
15109060	Dollar Bank, FSB, c/o David W. Raphael, Esquire, Grenen & Birsic, PC, One Gateway Center, 9th Floor, Pittsburgh, PA 15222
15112515	+ Dollar Bank, FSB, c/o Consumer Default Management, P O Box 3969, Pittsburgh, PA 15230-3969
15210029	Dollar Bank, FSB, c/o Elizabeth L. Slaby, Esquire, Grenen & Birsic, PC, One Gateway Center, 9th Floor, Pittsburgh, PA 15222
15092322	+ Key Recovery, 4910 Tiedeman Road, Cleveland, OH 44144-2338
15107829	+ Leroy Metz, II, Esquire, 535 Smithfield Street, Pittsburgh, PA 15222-2393
15132571	+ Metz Lewis Brodman Must O'Keefe LLC, c/o John R. O'Keefe, Jr., Esquire, 535 Smithfield Street, Suite 800, Pittsburgh, PA 15222-2305
15109784	+ Northwest Bank, P.O. Box 337, Warren, PA 16365-0337
15092323	+ Northwest Savings Bank, 100 Liberty St, PO Box 788, Warren, PA 16365-0788

TOTAL: 15

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: rmscedi@recoverycorp.com	Jun 08 2022 23:52:35	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Jun 08 2022 23:55:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15092316	+ Email/PDF: bncnotices@becket-lee.com	Jun 08 2022 23:52:24	American Express, PO Box 981537, El Paso, TX 79998-1537
15104396	Email/PDF: bncnotices@becket-lee.com	Jun 08 2022 23:52:24	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15092317	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 08 2022 23:52:23	Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
15103440	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 08 2022 23:52:23	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15092318	+ Email/PDF: pa_dc_claims@navient.com	Jun 08 2022 23:52:23	Dept of Ed/Navient, 123 Justison Street, 3rd Floor, Wilmington, DE 19801-5360
15130317	+ Email/Text: kburkley@berNSTeinlaw.com	Jun 08 2022 23:55:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15092320	+ Email/Text: GSBankElectronicBankruptcyNotice@gS.com	Jun 08 2022 23:55:00	Goldman Sachs Bank USA, PO Box 45400, Salt

District/off: 0315-2

User: auto

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Date Rcvd: Jun 08, 2022

Form ID: pdf900

Total Noticed: 35

15092321	+ Email/Text: bankruptcy@huntington.com	Jun 08 2022 23:55:00	Lake City, UT 84145-0400
15096018	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Jun 08 2022 23:55:00	Huntington National Bank, PO Box 1558, Columbus, OH 43216-1558
15119763	Email/PDF: pa_dc_ed@navient.com	Jun 08 2022 23:52:24	KeyBank, N.A., 4910 Tiedeman Rd., Brooklyn, OH 44144-2338
15143076	Email/Text: NissanBKNotices@nationalbankruptcy.com	Jun 08 2022 23:55:00	Navient Solutions, LLC on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
15129309	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 08 2022 23:52:35	Nissan Motor Acceptance, POB 660366, Dallas, TX 75266-0366
15092324	+ Email/PDF: gecsed@recoverycorp.com	Jun 08 2022 23:52:35	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15092325	+ Email/PDF: gecsed@recoverycorp.com	Jun 08 2022 23:52:34	SYNCB/Levin Furniture, PO Box 965036, Orlando, FL 32896-5036
15128498	+ Email/PDF: gecsed@recoverycorp.com	Jun 08 2022 23:52:24	SYNCB/Sams, PO Box 965005, Orlando, FL 32896-5005
15092597	+ Email/PDF: gecsed@recoverycorp.com	Jun 08 2022 23:52:34	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15101629	+ Email/Text: bankruptcy@huntington.com	Jun 08 2022 23:55:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15126201	Email/PDF: ebn_ais@aisinfo.com	Jun 08 2022 23:52:35	The Huntington Bank, P.O. Box 89424, Cleveland OH 44101-6424
			Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 20

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Nissan Motor Acceptance Corporation
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15122999	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15366871	##+	State Workers Insurance Fund, 301 5th Avenue, Suite 230, Pittsburgh, PA 15222-2440

TOTAL: 1 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 10, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 8, 2022 at the address(es) listed below:

Name	Email Address
Beth L. Slaby	on behalf of Creditor Dollar Bank FSB bslaby@grenenbirsic.com, mcupec@grenenbirsic.com
Beth L. Slaby	on behalf of Defendant Dollar Bank FSB bslaby@grenenbirsic.com, mcupec@grenenbirsic.com
Brian Nicholas	on behalf of Creditor Nissan Motor Acceptance Corporation bnicholas@kmllawgroup.com
Brian C. Thompson	on behalf of Debtor William S. Hudic bthompson@ThompsonAttorney.com blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;jcastello@thompsonattorney.com;kfinke@thompsonattorney.co m;mrowe@thompsonattorney.com;thompson.brianr111424@notify.bestcase.com
Brian C. Thompson	on behalf of Plaintiff William S. Hudic bthompson@ThompsonAttorney.com blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;jcastello@thompsonattorney.com;kfinke@thompsonattorney.co m;mrowe@thompsonattorney.com;thompson.brianr111424@notify.bestcase.com
David A. Scott	on behalf of Creditor Nissan Motor Acceptance Corporation scott@lg-law.com
David W. Raphael	on behalf of Creditor Dollar Bank FSB raphaeld@fnb-corp.com
Jeremy J Kobeski	on behalf of Creditor Dollar Bank FSB jkobeski@grenenbirsic.com, mcupec@grenenbirsic.com
Keri P. Ebeck	on behalf of Creditor Nissan Motor Acceptance Corporation kebeck@bersteinlaw.com jbluemle@bersteinlaw.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bersteinlaw.com jbluemle@bersteinlaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecl@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com
Shawn N. Wright	on behalf of Creditor David Wetmore shawn@shawnwrightlaw.com wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawnecf@gmail.com;molly@shawnwrightlaw.com

TOTAL: 14